# Case 23-13877-mdc Doc 10 Filed 12/31/23 Entered 01/01/24 00:26:29 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 23-13877-mdc
Vedaj Jeeja Padman Chapter 7

Debtor

**CERTIFICATE OF NOTICE** 

District/off: 0313-2 User: admin Page 1 of 2
Date Rcvd: Dec 29, 2023 Form ID: 309A Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2023:

Recip ID		Recipient Name and Address
db	+	Vedaj Jeeja Padman, 4224 Osage Ave. Apt 304, Philadelphia, PA 19104-4031
14842719		Mass General Brigham, Po Box 2090, Morrisville, NC 27560-2090
14842720		Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14842722		Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14842723		Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14842728	+	Td Retail Card Services, MS BT, POB 9475, Minneapolis, MN 55440-9475
14842729		U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

#### TOTAL: 7

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: mail@cibiklaw.com	Date/Time	Recipient Name and Address
·		Dec 29 2023 23:32:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ EDI: QLEFELDMAN.COM	Dec 30 2023 04:29:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	Email/Text: megan.harper@phila.gov	Dec 29 2023 23:32:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 30 2023 04:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 29 2023 23:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Dec 29 2023 23:32:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14842708	+ EDI: BANKAMER	Dec 30 2023 04:29:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14842711	Email/Text: megan.harper@phila.gov	Dec 29 2023 23:32:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14842710	EDI: CITICORP	Dec 30 2023 04:29:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14842712	Email/Text: bankruptcy@philapark.org	Dec 29 2023 23:32:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14842713	+ EDI: WFNNB.COM	Dec 30 2023 04:29:00	Comenity Capital/Sephora, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125

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District/off: 0313-2 User: admin Page 2 of 2 Date Rcvd: Dec 29, 2023 Form ID: 309A Total Noticed: 29 14842714 Email/Text: creditops@deserve.com Dec 29 2023 23:32:00 Deserve Inc/celtic Ban, 1010 Doyle Street, Menlo Park, CA 94025 14842715 EDI: DISCOVER Dec 30 2023 04:29:00 Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851 14842716 Email/Text: GSBankElectronicBankruptcyNotice@gs.com Dec 29 2023 23:32:00 Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198 EDI: IRS.COM 14842717 Dec 30 2023 04:29:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346 14842709 EDI: JPMORGANCHASE Chase Card Services, Attn: Bankruptcy P.O. Dec 30 2023 04:29:00 15298, Wilmington, DE 19850 14842718 Email/Text: GSBankElectronicBankruptcyNotice@gs.com Dec 29 2023 23:32:00 Marcus by Goldman Sachs, Attn: Bankruptcy, PO Box 45400, Salt Lake City, UT 84145-0400 EDI: PENNDEPTREV 14842721 Dec 30 2023 04:29:00 Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001 14842721 Email/Text: RVSVCBICNOTICE1@state.pa.us Dec 29 2023 23:32:00 Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001 14842724 + Email/Text: bankruptcy@philapark.org Dec 29 2023 23:32:00 Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540 14842725 ^ MEBN Dec 29 2023 23:27:31 Prosper Funding LLC, 221 Main Street Suite 300, San Francisco, CA 94105-1909 14842726 Email/PDF: SoFiBKNotifications@resurgent.com Dec 29 2023 23:38:15 Sofi Lending Corp, Attn: Bankruptcy, PO Box 654158, Dallas, TX 75265-4158 14842727 + EDI: SYNC Dec 30 2023 04:29:00 Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 14842730 ^ MEBN Dec 29 2023 23:27:37 U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009

## BYPASSED RECIPIENTS

TOTAL: 24

NONE

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2023	Signature:	/s/Gustava Winters	
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Information to	identify the case:	
Debtor 1:	Vedaj Jeeja Padman	Social Security number or ITIN: xxx-xx-9539
202101 11	First Name Middle Name Last Name	EIN:
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:
United States B	ankruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 7 12/22/23
Case number:	23-13877-mdc	

## Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline 10/20 \*\*Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.\*\*

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Vedaj Jeeja Padman	
2.	All other names used in the last 8 years		
3.	Address	4224 Osage Ave. Apt 304 Philadelphia, PA 19104	
4.	<b>Debtor's attorney</b> Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215–735–1060 Email: mail@cibiklaw.com
5.	Bankruptcy trustee Name and address	LYNN E. FELDMAN Lynn E. Feldman, Trustee 2310 Walbert Ave Ste 103 Allentown, PA 18104	Contact phone 610–530–9285 Email: trustee.feldman@rcn.com

For more information, see page 2 >

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Debtor Vedaj Jeeja Padman

Case number 23-13877-mdc

#### 6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>.

900 Market Street Suite 400 Philadelphia, PA 19107 Hours open: Philadelphia Office — 9:00 A.M. to 4:00 P.M; Reading Office — 9:00 A.M. to 4:00 P.M.

Contact phone (215)408-2800

Date: 12/29/23

#### 7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

## January 24, 2024 at 12:30 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 635–2246, Enter Meeting ID 338 913 1039, and Passcode 3443449121

For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>

Filing deadline: 3/25/24

#### 8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

#### 9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

## You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

#### You must file a motion:

 if you assert that the discharge should be denied under § 727(a)(8) or (9).

#### Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

### 10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

#### 11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

### 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.